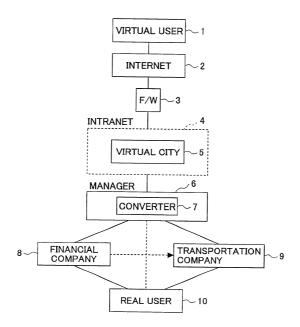
FIG.1



## FIG.2

VIRTUAL PERSONAL INFORMATION	REAL PERSONAL INFORMATION IN REAL WORLD
VIRTUAL NAME	REAL NAME
VIRTUAL ADDRESS IN VIRTUAL	REAL ADDRESS IN REAL
CITY WITHIN VIRTUAL WORLD	CITY WITHIN REAL WORLD
VIRTUAL TELEPHONE NUMBER	REAL TELEPHONE NUMBER
VIRTUAL BANK ACCOUNT	REAL BANK ACCOUNT
NUMBER OF VIRTUAL BANK	NUMBER OF REAL BANK
WITHIN VIRTUAL WORLD	WITHIN REAL WORLD
VIRTUAL CREDIT CARD NUMBER	REAL CREDIT CARD NUMBER
USED IN VIRTUAL WORLD	USED IN REAL WORLD
LOG-IN PASSWORD OF	LOG-IN PASSWORD OF
VIRTUAL INDIVIDUAL	REAL INDIVIDUAL
TRANSACTION PASSWORD OF VIRTUAL INDIVIDUAL	TRANSACTION PASSWORD OF REAL INDIVIDUAL
BANK TRANSACTION	BANK TRANSACTION
PERSONAL ID NUMBER OF	PERSONAL ID NUMBER OF
VIRTUAL INDIVIDUAL	REAL INDIVIDUAL
PERSONAL ID NUMBER OF	PERSONAL ID NUMBER OF
VIRTUAL CREDIT CARD OF	REAL CREDIT CARD OF
VIRTUAL INDIVIDUAL	REAL INDIVIDUAL



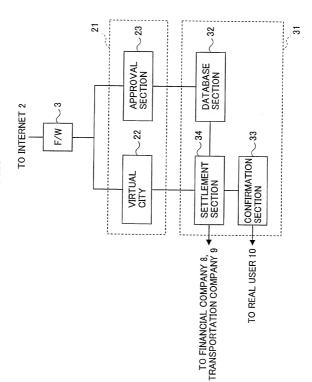


FIG.4

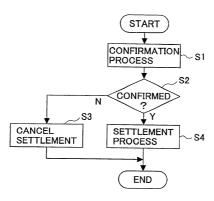


FIG.5

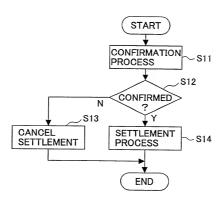


FIG.6

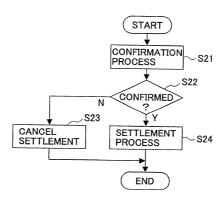
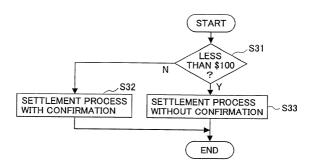
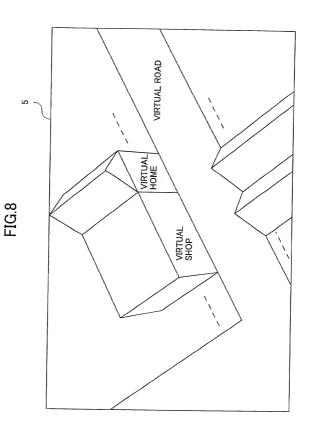
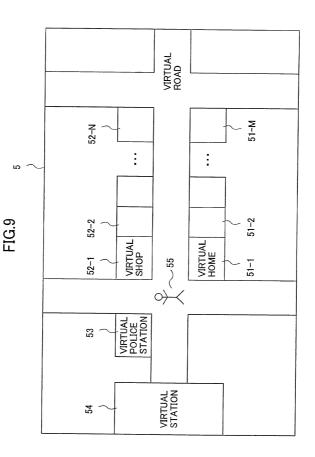


FIG.7







**FIG.10** 

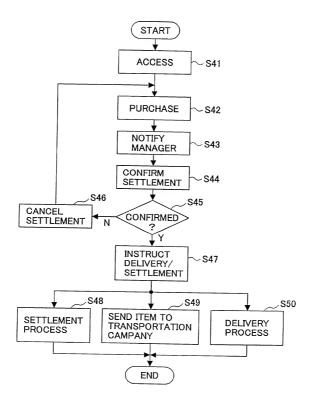


FIG.11 5 VIRTUAL USER VIRTUAL **6** (TERMINAL) SHOP (5) (5) FINANCIAL MANAGER COMPANY 10 REAL USER 8 TRANSPORTATION (USER'S HOME) COMPANY

FIG.12

